

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
PHOMMAHAXAY, ADAM § Case No. 07-09083
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES, LTD.					
COHEN & KROL					
GINA B. KROL					
COHEN & KROL					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One					
	Dependon Collections St. Alexis Hospital					
	JC Penny					
	United Financial Mobile Solution					
000001	CALVARY PORTFOLIO SERVICES LLC					
2	UNIFUND					
000002	UNIFUND CCR PARTNERS					
000003	UNIFUND CCR PARTNERS					
000004	UNIFUND CCR PARTNERS					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000005	UNIFUND CCR PARTNERS					
000006	UNIFUND CCR PARTNERS					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

Exhibit 8

Case No: 07-09083 SQU Judge: JOHN H. SQUIRES
Case Name: PHOMMAHAXAY, ADAM

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 05/18/07 (f)
341(a) Meeting Date: 06/26/07
Claims Bar Date: 10/17/07

For Period Ending: 11/02/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6277 GOLD CIRCLE, HANOVER PARK, ILLINOIS	141,452.00	0.00	DA	0.00	FA
2. CHECKING ACCOUNT - HARRIS SAVINGS AND LOAN	50.00	0.00	DA	0.00	FA
3. SAVINGS ACCOUNT - HARRIS SAVINGS AND LOAN	3,000.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS AND FURNISHINGS	2,000.00	0.00	DA	0.00	FA
5. ASSORTED BOOKS AND PICTURES	100.00	0.00	DA	0.00	FA
6. CLOTHING	1,000.00	0.00	DA	0.00	FA
7. WATCH	100.00	0.00	DA	0.00	FA
8. DIGITAL CAMERA	200.00	0.00	DA	0.00	FA
9. 401(K) ACCOUNT - CJT KOOLCARB, INC.	35,000.00	0.00	DA	0.00	FA
10. IRA ACCOUNT	2,000.00	0.00	DA	0.00	FA
11. WORKERS COMPENSATION CLAIM AGAINST EMPLOYER; DUE T	0.00	Unknown	DA	0.00	FA
12. 1999 ACURA TL	8,805.00	0.00		6,500.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		25.87	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$193,707.00	\$0.00	\$6,525.87	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Waiting for checks to clear. Will prepare TDR

Initial Projected Date of Final Report (TFR): 12/31/08 Current Projected Date of Final Report (TFR): 12/31/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-09083 -SQU
Case Name: PHOMMAHAXAY, ADAM

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4493 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: *****3098

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/02/07	12	Adams K. Phommahaxay 6277 Gold Circle Hanover Park, IL 60133		1129-000	6,500.00		6,500.00
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	3.06		6,503.06
11/30/07	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	3.47		6,506.53
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	3.11		6,509.64
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	2.58		6,512.22
02/11/08	000301	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		6.12	6,506.10
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	1.55		6,507.65
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.54		6,509.19
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.33		6,510.52
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.82		6,511.34
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.81		6,512.15
07/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.83		6,512.98
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.82		6,513.80
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.80		6,514.60
10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.63		6,515.23
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.53		6,515.76
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.33		6,516.09
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		6,516.14
02/17/09	000302	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		5.07	6,511.07
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		6,511.12
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,511.18
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		6,511.32
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,511.49
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,511.65

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6,522.84

11.19

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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Case No: 07-09083 -SQU
Case Name: PHOMMAHAXAY, ADAM

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4493 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: *****3098

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,511.82
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,511.99
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,512.15
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,512.31
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,512.48
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,512.65
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,512.82
02/09/10	000303	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		4.83	6,507.99
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		6,508.14
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,508.31
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,508.47
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,508.63
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,508.80
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,508.96
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,509.13
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,509.29
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,509.46
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		6,509.62
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,509.79
01/13/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.06		6,509.85
01/13/11		Transfer to Acct #*****3879	Final Posting Transfer	9999-000		6,509.85	0.00

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3.03

6,514.68

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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Case No: 07-09083 -SQU
Case Name: PHOMMAHAXAY, ADAM

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4493 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: *****3098
For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

COLUMN TOTALS	6,525.87	6,525.87	0.00
Less: Bank Transfers/CD's	0.00	6,509.85	
Subtotal	6,525.87	16.02	
Less: Payments to Debtors		0.00	
Net	6,525.87	16.02	

Page Subtotals 0.00 0.00

FORM 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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Case No: 07-09083 -SQU
Case Name: PHOMMAHAXAY, ADAM

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3879 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****3098
For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/13/11		Transfer from Acct #*****4493	Transfer In From MMA Account	9999-000	6,509.85		6,509.85
01/14/11	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		1,402.55	5,107.30
01/14/11	003002	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys Fees per Court order	3110-000		755.07	4,352.23
01/14/11	003003	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys Expenes per Court order	3120-000		9.78	4,342.45
01/14/11	003004	Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys' fees per court order	3110-000		389.93	3,952.52
01/14/11	003005	Calvary Portfolio Services LLC 7 Skyline Drive 3rd Floor Hawthorne, NY 10532	Claim 000001, Payment 100.00000% (1-1) Cavalry Portfolio Services LLC as assignee of Sprint	7100-900		636.69	3,315.83
01/14/11	003006	Unifund CCR Partners Adler & Associates 25 E Washington St Suite 500 Chicago, IL 60602	Claim 000003, Payment 21.78772% (3-1) Credit card - 9907	7200-000		2,712.78	603.05
01/14/11	003007	Unifund CCR Partners Adler & Associates 25 E Washington St Suite 500 Chicago, IL 60602	Claim 000006, Payment 21.78783% (6-1) POC (6-1) Modified on 9/2/2010 to correct creditor address (GB).	7200-000		603.05	0.00

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6,509.85

6,509.85

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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Case No: 07-09083 -SQU
Case Name: PHOMMAHAXAY, ADAM

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3879 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****3098

For Period Ending: 11/02/11

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					6,509.85	6,509.85	0.00
Less: Bank Transfers/CD's					6,509.85	0.00	
Subtotal					0.00	6,509.85	
Less: Payments to Debtors						0.00	
Net					0.00	6,509.85	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
BofA - Money Market Account - *****4493					6,525.87	16.02	0.00
BofA - Checking Account - *****3879					0.00	6,509.85	0.00
					-----	-----	-----
					6,525.87	6,525.87	0.00
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals

0.00

0.00